Electronic Pat							
Application Number:	100	10814800					
Filing Date:	31-	31-Mar-2004					
Title of Invention:	PA	REDUCING RISK IN A PAYMENT-BASED TRANSACTION BY RETURNING PAYMENT AUTHORIZING INSTRUCTIONS TO A PAYMENT QUEUE FOR LATER RE-EVALUATION					
First Named Inventor/Applicant Name:	Kat	Kathleen Tyson-Quah					
Filer:	Ste	Steven D. Lawrenz/Tracy Meeker					
Attorney Docket Number:	320	32052-9195.US04					
Filed as Large Entity	•						
Utility under 35 USC 111(a) Filing Fees							
Description		Fee Code	Quantity	Amount	Sub-Total in USD(\$)		
Basic Filing:					1		
Pages:							
Claims:							
Miscellaneous-Filing:							
Petition:							
Patent-Appeals-and-Interference:							
Post-Allowance-and-Post-Issuance:							
Utility Appl issue fee		1501	1	1510	1510		

Publ. Fee- early, voluntary, or normal

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Extension-of-Time:				
Miscellaneous:				
	Total in USD (\$)			1810